

State of Washington
Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$8,872	7.43%	\$8,874	\$5,293	59.64%
2	American States Ins Co	19704	IN	\$7,670	6.42%	\$7,329	\$3,203	43.70%
3	Balboa Ins Co	24813	CA	\$6,838	5.73%	\$6,170	\$4,629	75.02%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$6,245	5.23%	\$5,996	\$4,487	74.83%
5	Great West Cas Co	11371	NE	\$3,429	2.87%	\$3,233	\$1,676	51.83%
6	American Economy Ins Co	19690	IN	\$3,425	2.87%	\$3,474	\$1,525	43.89%
7	Universal Underwriters Ins Co	41181	KS	\$3,226	2.70%	\$3,140	\$1,865	59.39%
8	Uniqard Ins Co	25747	WA	\$2,924	2.45%	\$2,882	\$1,152	39.97%
9	North Pacific Ins Co	23892	OR	\$2,599	2.18%	\$2,177	\$1,070	49.14%
10	Farmers Ins Exch	21652	CA	\$2,534	2.12%	\$2,378	\$1,195	50.26%
11	Northland Ins Co	24015	MN	\$2,215	1.86%	\$2,173	\$1,360	62.59%
12	Truck Ins Exch	21709	CA	\$2,206	1.85%	\$2,094	\$1,110	53.03%
13	Interstate Ind Co	22837	IL	\$2,159	1.81%	\$2,335	\$1,084	46.40%
14	Grange Ins Assn	22101	WA	\$1,906	1.60%	\$1,911	\$905	47.33%
15	St Paul Fire & Marine Ins Co	24767	MN	\$1,705	1.43%	\$1,665	\$747	44.88%
16	American States Preferred Ins Co	37214	IN	\$1,680	1.41%	\$920	\$429	46.62%
17	Cumis Ins Society Inc	10847	WI	\$1,626	1.36%	\$1,526	\$967	63.37%
18	Allstate Ins Co	19232	IL	\$1,521	1.27%	\$1,394	\$761	54.58%
19	Progressive Cas Ins Co	24260	OH	\$1,404	1.18%	\$1,156	\$272	23.50%
20	Security Natl Ins Co	19879	TX	\$1,380	1.16%	\$1,175	\$371	31.53%
21	Cornhusker Cas Co	20044	NE	\$1,325	1.11%	\$1,255	\$470	37.45%
22	Empire Fire & Marine Ins Co	21326	NE	\$1,314	1.10%	\$1,111	\$520	46.81%
23	Allstate Ind Co	19240	IL	\$1,311	1.10%	\$1,418	\$581	40.93%
24	Cascade Natl Ins Co	10175	WA	\$1,227	1.03%	\$1,531	\$699	45.68%
25	Converium Ins North Amer Inc	22730	NJ	\$1,210	1.01%	\$1,243	\$363	29.19%
26	American Cas Co Of Reading PA	20427	PA	\$1,205	1.01%	\$897	\$204	22.74%
27	Canal Ins Co	10464	SC	\$1,168	0.98%	\$1,233	\$739	59.95%
28	MIC Prop & Cas Ins Corp	38601	MI	\$1,016	0.85%	\$747	\$495	66.26%
29	State Natl Ins Co Inc	12831	TX	\$1,014	0.85%	\$994	\$479	48.20%
30	West American Ins Co	44393	IN	\$1,014	0.85%	\$906	\$317	34.97%
31	Ohio Cas Ins Co	24074	OH	\$1,004	0.84%	\$717	\$271	37.86%
32	St Paul Mercury Ins Co	24791	MN	\$997	0.84%	\$595	\$236	39.67%
33	Continental Cas Co	20443	IL	\$920	0.77%	\$919	\$491	53.44%
34	Travelers Ind Co	25658	CT	\$908	0.76%	\$760	\$358	47.08%
35	Continental Western Ins Co	10804	IA	\$903	0.76%	\$719	\$288	40.11%
36	Progressive American Ins Co	24252	FL	\$879	0.74%	\$721	\$323	44.83%
37	Assurance Co Of Amer	19305	NY	\$875	0.73%	\$806	\$549	68.09%
38	Federated Mut Ins Co	13935	MN	\$872	0.73%	\$798	\$204	25.53%
39	Transportation Ins Co	20494	IL	\$866	0.73%	\$753	\$445	59.12%
40	National Ind Co	20087	NE	\$863	0.72%	\$785	\$125	15.92%
All 247 Other Companies				\$32,921	27.58%	\$34,691	\$18,466	53.23%
Totals (Loss Ratio is average)				\$119,379	100.00%	\$115,602	\$60,722	52.53%

(1)Excluding all Loss Adjustment Expenses (LAE)